

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re: : Case No. 09-57500  
Razak A. Williams : Chapter 13 (Judge )  
Debtor

**OBJECTION TO ALLOWANCE OF CLAIM**

**CLAIM NUMBER:** 2-3

**DATE FILED:** 10/30/09

**AMOUNT:** \$22,722.05

**CLAIMANT:** Internal Revenue Service  
**ADDRESS:** P.O. Box 21126  
Philadelphia, PA 19114

The debtor in the above-captioned case objects to the claim filed by the above-named claimant on the following grounds:

The IRS has itemized its amended proof of claim and has set out security, unsecured and unsecured priority claims. The debtor objects to that portion of the amended claim set out as security in the amount of \$19,953.26.

A review of the debtor's schedules A and B indicate that the debtor has unencumbered equity in both personal and real property in the amounts of \$15,275.32. The debtor asserts that subject to the provisions of 11 U.S.C. §506(a)(1) the creditor cannot be secured to any extent greater than the value of the debtor's property.

**WHEREFORE**, the debtor recommends that this claim be allowed as an unsecured priority claim in the amount of \$263.70, a secured claim in the amount of \$15,275.32, and an unsecured claim in the amount of \$7,183.03.

Respectfully submitted,

/s/ Marshall D. Cohen

Marshall D. Cohen, Case Attorney (0044066)  
1299 Olentangy River Road, Suite #2C  
Columbus, OH 43212  
Phone: 614-294-5040; Fax: 614-291-5006; mcohen@financialdignity.com

**45 DAY NOTICE AND CERTIFICATE OF SERVICE**

**PLEASE TAKE NOTICE** that the debtor has objected to your claim on the grounds stated above, and has moved that the claim be treated in the manner set forth above. Unless you file a written Opposition and Request for Hearing with this Court and serve same upon the debtor and the debtor's attorney within forty-five (45) days of the mailing of this Notice, the undersigned will present to the Court a proposed Order directing distribution on your claim by the Chapter 13 Trustee to be made in accordance with the above recommendation without further notice to creditors or to you. The undersigned certifies that a copy of the foregoing Objection has been served upon the following registered ECF participants, electronically through the Court's transmission facilities at their e-mail addresses registered with the Court, or by U.S. Mail, postage prepaid, **on this 12<sup>th</sup> day of November 2009.**

Razak Williams  
1431 Fullen Road  
Columbus, OH 43229

Office Of the U.S. Trustee  
170 North High Street, #200  
Columbus, OH 43215

Frank M. Pees, Chapter 13 Trustee  
130 East Wilson Bridge Rd., Ste. 200  
Worthington, OH 43085

Internal Revenue Service  
P.O. Box 1579  
Cincinnati, OH 45201

Internal Revenue Service  
P.O. Box 21126  
Philadelphia, PA 19114

US Attorney General  
Main Justice Building, Room 5111  
10<sup>th</sup> Constitution Avenue, N.W.  
Washington, DC 20530

US District Attorney  
Two Nationwide Plaza  
280 N. High Street - 4th Floor  
Columbus, OH 43215

/s/ Marshall D. Cohen  
Marshall D. Cohen, Case Attorney (0044066)

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**OFFICIAL FORM 20A NOTICE OF OBJECTION TO ALLOWANCE OF CLAIM**

The debtor(s) has/have filed papers with the Court: Objection To Allowance To Claim ("Pleading").

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney you may wish to consult one.)**

If you do not want the court to change your status or if you want the court to consider your views on the Pleading, on or before forty-five (45) days from the service date of the Pleading you or your attorney must:

File with the court a response to the Pleading and serve a copy as directed by the notice not later than forty-five (45) days after service of the Pleading at:

**U.S. Bankruptcy Court, Clerks Office, 170 N. High Street, Columbus OH 43215**

If you mail your response to the court for filing, you must mail it early enough so the court will **receive** it before the date stated above.

You must also mail a copy to:

Razak Williams, 1431 Fullen Road, Columbus, OH 43229  
Marshall D. Cohen, Esq., 1299 Olentangy River Road, Suite #2c, Columbus, OH 43212  
Frank M. Pees, Chapter 13 Trustee, 130 East Wilson Bridge Road, Suite 200, Worthington, OH 43085  
Office Of the U.S. Trustee, 170 North High Street, #200, Columbus, OH 43215

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the Pleading and may enter an order granting relief.

Date: November 12, 2009

/s/ Marshall D. Cohen  
Marshall D. Cohen, Case Attorney (0044066)  
1299 Olentangy River Road, Suite #2C  
Columbus, OH 43212  
Phone: 614-294-5040; Fax:614-291-5006  
mcohen@financialdignity.com